

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

5 **Listing of Claims:**

Claims 1-15 (canceled)

Claim 16 (currently amended): A data transfer method for topping up a prepaid electronic credit, in real time, associated with ~~the~~a service user over a data and telecommunication network, ~~essentially in real time~~, the method comprising the steps of:

defining the service user as ~~the~~a holder of a first electronic settlement account;
defining a service operator as ~~the~~a holder of a second electronic settlement account;

transmitting a transfer signal from a terminal of the service user; and

15 increasing the prepaid electronic credit, in response to the transfer signal, by a predetermined electronic sum of money and, ~~at the same time~~in real time, transferring the sum of money from the first electronic settlement account to the second electronic settlement account.

Claim 17 (currently amended): A data transfer method for topping up a
20 prepaid electronic credit, in real time, associated with ~~the~~a service user over a data and telecommunication network as claimed in claim 16, the method further comprising the steps of:

managing the prepaid electronic credit on a credit management server in ~~one of~~
the data and telecommunication network ~~and a telecommunication network connected~~
25 ~~thereto~~;

managing the first and second electronic settlement account~~accounts~~ on an account management server in the data and telecommunication network; and

implementing a piece of money transfer software on an application server in the data and telecommunication network to assist in the data transfer.

Claim 18 (currently amended): A data transfer method for topping up a prepaid electronic credit, in real time, associated with ~~thea~~ service user over a data and telecommunication network as claimed in claim 17, the method further comprising the steps of:

5 setting up a connection to the application server via the terminal of the service user;

 using the terminal to transfer to the application server at least one of an authentication code and a credit identifier for the prepaid credit, an account identifier for the settlement account, and the predetermined electronic sum of money;

10 checking, via the application server, the transmitted data and ~~thea~~ sufficiency of the predetermined sum of money in the settlement account;

 debiting, if ~~thea~~ result of the check is positive, the predetermined sum of money from the first settlement account;

 crediting the predetermined sum of money to the second settlement account;

15 increasing the prepaid credit by the predetermined sum of money; and

 creating a log record for the debit/credit operation.

Claim 19 (currently amended): A data transfer method for topping up a prepaid electronic credit, in real time, associated with ~~thea~~ service user over a data and telecommunication network as claimed in claim 18, the method further comprising the

20 step of:

 transmitting, via the application server, an acknowledgment signal to the terminal of ~~thea~~ service user when the transaction has been performed.

Claim 20 (currently amended): A data transfer method for topping up a prepaid electronic credit, in real time, associated with ~~thea~~ service user over a data and telecommunication network as claimed in claim 18, the method further comprising the

25 steps of:

 automatically setting up a connection, to check the credit identifier, between the application server and the credit management server; and

 automatically setting up a connection, to check the account identifier of the settlement account, between the application server and the account management server.

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Claim 21 (currently amended): A data transfer method for topping up a prepaid electronic credit, in real time, associated with the service user over a data and telecommunication network as claimed in claim 18, the method further comprising the step of:

5 entering one of the authentication code and the credit and account identifier and the predetermined sum of money on the terminal of ~~the~~a service user via one of keyboard and voice entry under menu control.

Claim 22 (cancelled).

Claim 23 (currently amended): A data transfer method for topping up a
10 prepaid electronic credit associated with ~~the~~a service user over a data and telecommunication network as claimed in claim ~~22~~17, the method further comprising the step of:

transmitting, via the application server, a first and a second acknowledgment signal to the ~~first and the second service users~~service user and the service operator,
15 respectively, when a transfer has been made.

Claim 24 (currently amended): A data transfer method for topping up a prepaid electronic credit, in real time, associated with ~~the~~a service user over a data and telecommunication network as claimed in claim 16, the method further comprising the step of:

20 performing at least part of the transfer operation over a mobile radio network.

Claim 25 (currently amended): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time, ~~essentially in real time~~, comprising:

a credit counter, managed on a credit management server, for storing the
25 electronic credit;

first and second settlement account memories on at least one account management server;

money transfer software, implemented on an application server, for electronically transferring money from the first settlement account ~~memories~~memory
30 to the ~~credit memory~~second settlement account memory in real time, and for transmitting associated data to the credit memory;

a service user terminal connected to the data and telecommunication network for entering and transmitting data required for topping up the credit to the application server; and

5 a data link between the application server, the credit management server, the account management server and the service user terminal for performing data communication associated with the data transfers which tops-up transfer the credit.

Claim 26 (currently amended): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 25, wherein the terminal is a mobile radio terminal connected
10 to a mobile radio network.

Claim 27 (currently amended): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 25, wherein the prepaid credit is stored on a prepaid card associated with a service operator and a mobile radio network.

15 Claim 28 (currently amended): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 25, wherein a trigger signal is transmitted from a ~~first~~ the service user terminal to trigger ~~the a~~ transfer of money from the first settlement account memory to the second settlement account memory and to increase ~~the a~~ count
20 of the credit counter, and the prepaid electronic credit is associated with a second terminal.

Claim 29 (currently amended): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 26, wherein the prepaid card is associated with the second
25 terminal as a mobile radio terminal.

Claim 30 (currently amended): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network as claimed in claim 25, wherein the application server has an authentication code memory and a comparison unit, connected at an input, for comparing an authentication
30 code received from the ~~first~~ service user terminal with a stored authentication code, and for outputting an enable signal for the payment operation if the ~~two~~ authentication code received from the service user terminal and the stored authentication code match.

Claim 31 (currently amended): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 30, wherein the application server has a decoding unit for obtaining at least one of a credit and an account identifier for one of the prepaid

5 electronic credit and the settlement account from the authentication code.